Fill in this information to identify the case:							
Debtor 1	Michelle Nicole Archie a/k/a Michelle Nicole Carelock						
Debtor 2							
(Spouse, if filing)							
United States Bankruptcy Court for the:		MIDDLE	District of Pennsylvania				
Case Number	1:16-02801 HWV		(State)				

## Form /1100R

	onse to Notice of Final Cure Payment			10/15		
According	to Bankruptcy Rule 3002.1(g). the creditor responds to the trustee's notice of final cure p	payme	nt.			
Part 1	Mortgage Information					
Name of	U.S. Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-Efc4			Court Claim No. (if known):		
Last 4 diç	gits of any number you use to identify the debtor's account: 9269					
Property	Address 3840 Durham Road Number Street					
	Harrisburg, PA 17110 City State ZIP Code					
Part 2	•					
Check on		1 - 6 16				
	Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition on the creditor's claim.	ierauit				
	Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the daresponse is:			the		
Part 3						
	Check one:  Craditor states that the debtar(s) are current with all postposition payments consistent with	h S 12	22/h\	(E) of the Benkruptov Code		
	Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.					
	The next postpetition payment from the debtor(s) is due on: December 1, 201	8				
	Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.					
	Creditor asserts that the total amount remaining unpaid as of the date of this response is:					
	a. Total postpetition ongoing payments due:		(a)	\$0.00		
	b. Total fees, charges, expenses, escrow, and costs outstanding:	+	(b)	\$0.00		
	c. <b>Total</b> . Add lines a and b.		(c)	\$0.00		

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**Response to Notice of Final Cure Payment** 

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Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first								
be	ecame due on:							
Debtor 1	Michelle Nicole Archie a/k/a Michelle Nicole Carelock	Case number (if known) 1:16-02801 HWV						
	First name Middle Name Last name							
Part 4:	Itemized Payment History							
all postpetitidisclosing tall payrall all fees	tor disagrees in Part 2 that the prepetition arrearage has been paid in ition payments, including all fees, charges, expenses, escrow, and counter following amounts from the date of the bankruptcy filing through the ments received; s, costs, escrow, and expenses assessed to the mortgage; and bounts the creditor contends remain unpaid.	osts, the creditor must attach an itemized payment history						
Part 5:	Sign Here							
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim								
Check the	ne appropriate box:							
	I am the creditor.	I am the creditor.						
$\boxtimes$	I am the creditor's authorized agent.							
I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.								
Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.								
	/s/ Mario J. Hanyon, Esquire Signature	Date November 6, 2018						
Print	Mario J. Hanyon, Esq., Id. No.203993 First Name Middle Name Last	Title Attorney for Plaintiff  Name						
Company	y Phelan Hallinan Diamond & Jones, LLP							
If different from the notice address listed on the proof of claim to which this response applies:								
Address	1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Number Street							

Form 4100R Response to Notice of Final Cure Payment

Philadelphia, PA 19103

City

Contact Phone <u>215-563-7000</u>

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Email an.com

ZIP Code

mario.hanyon@phelanhallin

State

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

Michelle Nicole Archie a/k/a Michelle Nicole : BK. No. 1:16-02801 HWV

Carelock Debtors :

: Chapter No. 13

U.S. Bank National Association, as Trustee for

Residential Asset Mortgage Products, Inc.,

Mortgage Asset-Backed Pass-Through

Certificates, Series 2005-Efc4 :

Movant : 11 U.S.C. §362

Michelle Nicole Archie a/k/a Michelle Nicole : Carelock Respondents :

## CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE PAYMENT

I certify under penalty of perjury that I served or caused to be served the above captioned Response to Notice of Final Cure Payment on the parties at the addresses shown below or on the attached list on November 6, 2018.

The types of service made on the parties were: Electronic Notification and First Class Mail.

Service by Electronic Notification Service by First Class Mail

Charles J. Dehart, III, Esquire (TRUSTEE)

Michelle Carelock
8125 Adams Drive, Suite A

Hummelstown, PA 17036

Michelle Carelock
3840 Durham Road
Harrisburg, PA 17110

Kara Katherine Gendron, Esquire 125 State Street Harrisburg, PA 17101

United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17108

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification" and those served by mail will be listed under the heading: Service by First Class Mail."

/s/ Mario J. Hanyon, Esquire

Mario J. Hanyon, Esq., Id. No.203993 Phelan Hallinan Diamond & Jones, LLP 1617 JFK Boulevard, Suite 1400

One Penn Center Plaza Philadelphia, PA 19103

Phone Number: 215-563-7000 Ext 31340

Fax Number: 215-568-7616

Email: mario.hanyon@phelanhallinan.com

November 6, 2018

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**Response to Notice of Final Cure Payment**